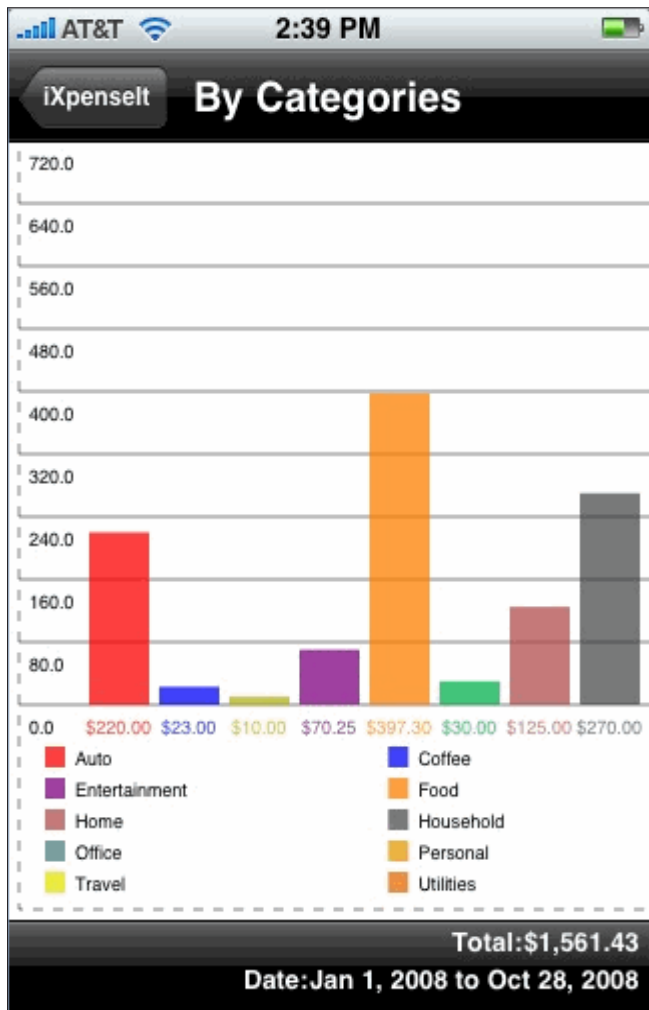


IXPENSEIT



iXpenseIt is an iPhone app for daily budget and expense tracking. It also has many features and tools for tracking business expenses, and you can use it to keep track of important purchases and receipts for tax purposes. When

you create a budget, you can see how your spending stacks up or simply track your daily spending habits.

The app is downloadable from the Apple App Store (www.apple.com/iphone/apps-for-iphone). You can search for “iXpenseIt” or find the app in the Finance section of the store. A free version, iXpenseIt Lite, is fully functioning but limits the number of budget entries you can make.

Once you have installed the app, simply start adding expenses. You can label any expense by type (personal or business), category (auto, electronics, entertainment, food, home, personal and more) and subcategory. You can customize the category labels if you wish. The day’s date is filled in automatically, but you can change that as well. Next, you can choose the type of payment (cash, check, credit, debit or gift card). Again these are fully customizable. Finally you enter the dollar amount of the expense, where the item was purchased and any notes you wish to add.

You can view spending on a weekly or monthly basis as well as see an overview of today’s spending versus your daily spending average.

The Reports area shows a summary table with total expenses by category and a bar and pie chart. You can also export the data in .CSV and HTML formats.

A convenient tool is the “Repeat Expense” option, which allows recurring expenses to be easily tracked. You can also store digital photo receipts for future reference and search your expense database by keyword.

For business expenses, you can export records with a photo receipt attachment. In addition, the app’s mileage and kilometer tracking tool has customizable reimbursement rates.

System Requirements: iPhone or iPod touch only

Price: \$4.99; free Lite version

FYI Mobileware, Inc.
www.fyimobileware.com
support@iexpenseit.com

QUICKTAKES

Macroaxis Offers Free Portfolio Optimization

www.macroaxis.com

Macroaxis is a website that analyzes your portfolio using mathematical models and algorithms to compute absolute and relative portfolio risk, correlation between your assets, and expected return. When you create a portfolio, the service’s analysis tells you how well you are doing with respect to other investors. Macroaxis is free.

Morningstar.com Adds Personal Finance Section

www.morningstar.com

Morningstar has added a personal finance section to its free website content (choose Real Life Finance from the top navigation menu). This new section provides articles and commentaries about general financial planning and spending. Content includes a getting started guide, articles on investing in retirement and retirement planning using 401(k)s and IRAs, tips on minimizing taxes and saving for college, and a guide to optimizing your portfolio. The site also has a retirement savings calculator, an IRA calculator and an article library.

ESPLANNER BASIC



The first step is to enter personal information such as age, marital status, income and assets.

Next, you include data on your retirement holdings. If at any point you are not sure what to enter, you can click the question for more information.

Next, you answer the housing questions about renting versus owning, payments and more. The Special Expenses section includes information about your children's college tuition, and Other Income covers pensions.

Social Security gets its own section. You are asked if you are currently receiving payments and what the monthly amount is. If you are not yet receiving payments, ESPlanner asks when you expect to begin collecting and how much you expect to receive.

The final section is called Assumptions. Here you make predictions about possible future tax rates, cuts to Social Security payments and inflation. Once all the data is entered, choose "Create Plan."

The program charts your overall net worth and lists all of the assumptions included in the calculations. There is also a section that will help you to analyze and understand the data provided. In addition, ESPlanner generates year-by-year tables that show assets, income and spending.

ESPlanner is designed to help with retirement planning, saving and budgeting. The service uses economics-based planning for lifestyle decisions. ESPlanner Basic is a free, Web-based limited version of the ESPlanner software, which is offered for \$149 (one-year license). When using the free online service, your information and suggested plan are only saved for 48 hours.

ESPlanner Basic takes you through a step-by-step questionnaire, requiring about 30 minutes to complete. Each of the steps is directed toward you and a spouse (if you are married).

System Requirements: Windows XP and Windows Vista; Internet connection

Price: Free

Economic Security Planner, Inc.
www.esplanner.com

NewsBuild.com Gathers Breaking Headlines

www.newsbuild.com

NewsBuild.com is a free portal for real-time coverage of breaking news and current headlines from the U.S. and around the world. The site provides company news, press releases, research reports, technical and fundamental discussions, and other investment-related content.

CNNMoney Replaces Portfolio Tracker

www.cnnmoney.com

On March 15, 2010, CNNMoney replaced its Portfolio Tracker tool with its new My Watch List feature. The watch list tool does not have the ability to track the

number of shares and commissions for holdings. It simply tracks current price, volume and other essential data on stocks, mutual funds, and exchange-traded funds (ETFs). Free to registered users.

Stock Tweet App Available

www.stocktweetapp.com

The Stock Tweet App is a custom interface for Twitter users that provides a scrolling, live stream of all stock-related tweets. The Custom Stock List feature enables you to receive tweets only for those stocks you specify. The website is free.

STOCKPICKERRT



StockPickerRT is marketed toward short-term traders, but can be utilized by long-term investors as well. The program is designed to pick stocks—based on both technical and fundamental indicators—that have the potential for a short-term gain.

StockPickerRT scans market data for companies exhibiting good fundamental and technical characteristics. Data points such as earnings and revenue growth and trading volume are used.

When you first open the program, you will see a list of stocks that currently meet the program's scan (the program works in real time to scan the market). You can change the settings to automatically refresh the scan at various inter-

vals, or you can refresh the scan manually.

For each of the stock picks, you can read a company summary and see charts with various technical indicators over various timeframes. The program lacks sufficient fundamental data, but investors can find this data on any comprehensive financial Web site.

You can also run filters against the stock picks based on price (minimum and maximum) and volume statistics. You can create customized filters and if a stock no longer passes all of the filters, it will be dropped from the list on the next scan.

The help materials in the program are very useful and give instructions about buying and selling stock, including a discussion of using stop-loss orders. A discussion of exit strategies is also provided.

While StockPickerRT is built for day traders, it can be a useful tool for anyone interested in using technical indicators to find breakout stocks. This tool does not help you monitor the stocks after purchase, but it will generate fresh stock ideas throughout

the trading day.

System Requirements: Windows OS (compatible with Vista and 7); Internet connection

Price: \$79/month; 14-day trial for \$14

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Stock Anomaly: New Site for Volume Trends

www.stockanomaly.com

StockAnomaly.com scans every stock on the NASDAQ, New York Stock Exchange, and American Stock Exchange, plus over-the-counter stocks and a handful of foreign exchanges, every evening after the market closes to find abnormal volume or stock price breakouts in lightly traded or non-trading stocks. The system then presents a list of stocks that meets its criteria based on thresholds. Stock Anomaly is free.

TD Ameritrade Launches thinkOnDemand

www.tdameritrade.com

thinkOnDemand offers simulated trading using cash and positions. The service's unique system provides tick-by-tick intraday prices that can be replayed after they have occurred. The trading platform allows paper trading of stocks, futures, forex and options. Traders can select a date from the previous four months and replay, fast forward and pause the archived market data, enter simulated trades and see the hypothetical results. In addition, thinkOnDemand is integrated into the live trading platform, allowing traders to move back and forth between simulations and live trading. The service is free for TD Ameritrade customers.

FINANCIAL GPS



Financial GPS is a financial planning program to help investors see how long their savings will last. The program includes a worst-case scenario tool that allows you to apply random financial scenarios (like losing a job) to your planning.

The program was previously available as a CD-ROM only. The updated version is Web-based, free and offers a number of improvements, including over 42 languages and various currencies, the ability to save infinite scenarios and a sleeker look and feel.

The first section is called Personal Info & Goals. You enter basic information about yourself and your spouse (your age, salaries, expected retirement, etc.). You then add estimated yearly expenditures, or set up a detailed monthly budget that is compounded to a yearly spending amount. Finally, you select appropriate tax rates.

In step two you are asked to list any additional income

FXCM Launches Mobile Trading

www.fxcm.com

FXCM, a forex trading website, has launched a mobile trading platform for iPhone, BlackBerry and Windows Mobile phones. The new platform allow traders to access and track their accounts, place trades, read market news and view real-time charts from their mobile devices.

CME Group Adds FedWatch Tool

www.cmegroup.com

The CME Group has launched a free tool that calculates the odds of a rate hike by the Federal Reserve using fed funds futures contract prices. To access the tool, go to

sources (proceeds from a home sale, annuities, life insurance, Social Security, inheritance, etc.). You can enter one-time payments or recurring payments, pick the payment duration, and growth and tax rates, if applicable. You can also add as many other income items as you would like.

Step three uses the same format for expenses. In addition to regular monthly expenditures, you can plan for college, weddings, funerals, mortgage payments and more. Again, you choose the duration and type of expense.

Finally, step four asks for information about your investments, such as 401(k)s, Roth IRAs and other individual investment accounts.

During the process, you can access a "Step by Step Guide" for more information about each step. You can also hover your mouse over a question mark next to most inputs to see a brief definition.

After you have created a profile, you will see the resulting cash flow analysis. The program warns if you will run out of money before retirement. At this point you can run a disaster scenario by choosing from inflation increases, unexpected expenses, increases in yearly expenses, a job loss, or a combination.

System Requirements: Internet connection

Price: Free

Ameriprep Solutions

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info@ameriprepsolutions.com

Interest Rates (on the top navigation bar) and then choose New CME Group FedWatch from the right-side menu bar.

Stock Genie 2 for iPhone

www.apple.com/iphone/apps-for-iphone

The Stock Genie 2 helps investors choose one stock per day to add to a portfolio. Stock Genie's purchase suggestions are made after the market closes each day and include a target purchase price, current data and a description of why the stock was chosen. The app also forecasts short- and long-term growth for the stock and provides tips on placing stop-loss orders. The Stock Genie 2 app can be downloaded from the Apple App Store for \$2.99.